

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Franklin J. Pringle  
 Ruth I. Pringle  
 Debtors

Case No. 16-11831-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 13

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db/jdb 13776114	+Franklin J. Pringle, Ruth I. Pringle, 6238 Gardenia Street, Philadelphia, PA 19144-1609 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13755603	+U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:02 City of Philadelphia, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 03:32:41 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 15 2019 03:33:57 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13741219	EDI: RESURGENT.COM Jun 15 2019 07:03:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13782898	+E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:02 CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13748760	EDI: RESURGENT.COM Jun 15 2019 07:03:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13740824	+EDI: CBS7AVE Jun 15 2019 07:03:00 Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13722885	+E-mail/Text: bankruptcygroup@peco-energy.com Jun 15 2019 03:32:21 PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13743144	+EDI: CBS7AVE Jun 15 2019 07:03:00 Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13748971	EDI: BL-TOYOTA.COM Jun 15 2019 07:03:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank National Association as Indenture Trustee for CIM Trust 2015-4AG Mortgage-Backed Notes, Series 2015-4AG bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DAVID M. OFFEN on behalf of Joint Debtor Ruth I. Pringle dmo160west@gmail.com, davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
 DAVID M. OFFEN on behalf of Debtor Franklin J. Pringle dmo160west@gmail.com, davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
 KEVIN M. BUTTERY on behalf of Creditor U.S. Bank National Association as Indenture Trustee for CIM Trust 2015-4AG Mortgage-Backed Notes, Series 2015-4AG kbuttery@rascrane.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association as Indenture Trustee for  
CIM Trust 2015-4AG Mortgage-Backed Notes, Series 2015-4AG tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

Information to identify the case:		
Debtor 1	<b>Franklin J. Pringle</b>	Social Security number or ITIN <b>xxx-xx-3685</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Ruth I. Pringle</b>	Social Security number or ITIN <b>xxx-xx-1294</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>16-11831-mdc</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Franklin J. Pringle

Ruth I. Pringle

6/13/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**